

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF NEW YORK

In Re:

BRIAN LANGDON

CONSENT ORDER
AND JUDGMENT

Case #: 15-31106-5

Debtor

SYRACUSE FIRE DEPARTMENT EMPLOYEES
FEDERAL CREDIT UNION

Plaintiff

vs.

BRIAN LANGDON

Defendant

AP #: 15-50031-5

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CLERK OF THE
BANKRUPTCY COURT
N.D. OF N.Y.
SYRACUSE

FILED

Syracuse Fire Department Employees Federal Credit Union by and through its attorney Francesco Fabiano, having filed an Adversary Proceeding seeking an Order determining that the debtor's debt to the plaintiff is a student loan obligation and therefore an exception to discharge, in the sum of \$5,167.74, with interest thereon from April 20, 2015 at 7% per annum, plus plaintiff's reasonable attorneys fees, cost and disbursements incurred for the collection of this debt and of this action and for such other and further relief as to the court seems just, proper and equitable; and the debtor and defendant, having appeared by and through his attorney, Lindy A. Madill, Esq. and the above mentioned parties having subsequently entered into negotiation resulting in the agreement that is set forth herein, and the debtor, the debtor's attorney, and the plaintiff's attorney, having consented to the entry of this judgment, and upon all papers and proceedings had herein, and after due deliberation is hereby

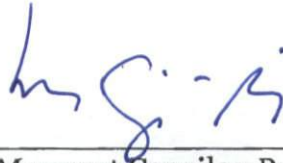
ORDERED, DECREED and ADJUDGED as follows;

1. Judgment be entered in favor of the plaintiff and against the debtor in the sum of \$5,167.74 with interest from April 20, 2015 to March 15, 2016 at the rate of 7% per annum in the

amount of \$328.04, for a total amount of \$5,495.78, less credit for a payment of \$200.00 made on February 16, 2016.

2. The judgment, including the principle amount, interest, attorney fees and costs, shall be non-dischargeable pursuant to 11 USC Section 523(a)(8) and shall survive any Order of discharge in this case.
3. Execution of said judgment shall be stayed unless and until the debtor fails to pay to the plaintiff the sum of \$5,495.78 less credit for a payment made on February 16, 2016, with interest from the date of entry of said judgment, at the rate of \$150.00 per month commencing March 15, 2016 and continuing each and every month thereafter on the 15th day of each month until the entire judgment balance, with interest, is paid in full.
4. Payment of the sum specified in paragraph number three (3) above shall be made payable to Syracuse Fire Department Employees Federal Credit Union, with the account number 4726006 written on the check/money order or the like and payment shall be sent to Syracuse Fire Department Employees Federal Credit Union at 211 Wilkinson Street, Syracuse, New York 13204, attention Sharon Houde, unless otherwise notified.
5. If the debtor fails to make any payment within ten (10) days of the date specified in paragraph number three (3) above, the stay of execution shall be immediately dissolved and the plaintiff may forthwith seek to execute upon the total amount of the judgment, less any payments that were actually made, using all lawful processes and means in order to accomplish same.
6. If the debtor makes the payment specified in number three (3), the judgment shall be satisfied in full.

Dated: April 5, 2016



Hon. Margaret Cangilos-Ruiz
Chief Bankruptcy Judge
Northern District of New York

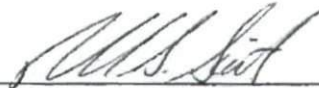
The parties having reviewed the above mentioned Judgment consent to this Court entering this judgment as a settlement of this Adversary Proceeding.

Dated: 3/30/16



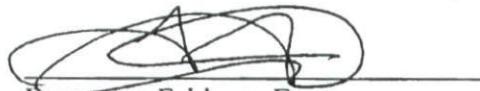
Brian Langdon
206 Emerson Ave.
Syracuse, NY 13204

Dated: 3/30/16



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(315) 472-3328

Dated: 7/4/16



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